Filed 07/14/16 Case 13-21055-SLM Doc 46 Entered 07/14/16 17:56 Desc Main

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor MidFirst Bank

In Re:

Maurice Chandler, Sr.,

Debtor.

Order Filed on July 14, 2016 by Clerk, U.S. Bankruptcy Court -**District of New Jersey**

Case No.: 13-21055-SLM

Adv. No.:

Hearing Date: 6/22/2016 @ 10:30 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: July 14, 2016

Honorable Stacey L. Meisel United States Bankruptcy Judge (Page 2)

Debtor: Maurice Chandler, Sr. Case No: 13-21055-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 83 Harrison Avenue, North Plainfield, NJ 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Lee Lederman, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2015 through June 2016 for a total post-petition default of \$11,202.21 (7 @ \$1,632.24, late charges 6 @ \$65.28, less suspense of \$615.15); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,202.21 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.